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Substitute for Form 1449/APTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/425,471
				Filing Date	October 22, 1999
				First Named Inventor	Julie A. Gaschwender
				Group Art Unit	<del>2769</del> 2164
				Examiner Name	
				Attorney Docket Number	FDC 0136 PUS
Sheet	1	of	1		

[illegible][illegible]

Examiner Signature	F. P. ...	Date Considered	6/29/01
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for Form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

2

**Complete if Known**

Application Number

09/425,471

**Filing Date**

October 22, 1999

First Named Inventor

Julie A. Geschwender et al.

### Group Art Unit

Unknown

Examiner Name

Unknown

Attorney Docket Number

FDC 0136 PUS

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner  
Signature

F Poinville

Date \_\_\_\_\_

**Considered**

6/29/01

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Substitute for Form 1449B/PTO

*(use as many sheets as necessary)*

**Complete if Known**

<b>Application Number</b>	09/425,471
<b>Filing Date</b>	October 22, 1999
<b>First Named Inventor</b>	Julie A. Geschwender et al.
<b>Group Art Unit</b>	Unknown
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	FDC 0136 PUS

Sheet	2	of	2
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## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

[illegible]

Examiner Signature	<i>F. J. [illegible]</i>	Date Considered	<i>6/29/01</i>
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Substitute for Form 1449A/PTO

**MAY 08 2000**

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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**Complete if Known**

<b>Application Number</b>	09/425,471
<b>Filing Date</b>	October 22, 1999
<b>First Named Inventor</b>	Julie A. Geschwender et al.
<b>Group Art Unit</b>	2767
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	FDC 0136 PUS

Sheet	1	of	2
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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

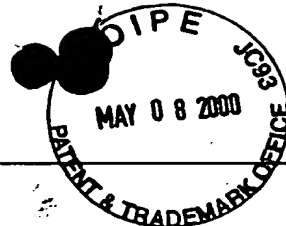
[illegible]

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Date  
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# 4

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<b>Substitute for Form 1449B/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>			
				Application Number		09/425,471	
				Filing Date		October 22, 1999	
				First Named Inventor		Julie A. Geszlerwender et al.	
				Group Art Unit		2767	
				Examiner Name		Unknown	
Sheet	2	of	2	Attorney Docket Number		FDC 0136 PUS <b>Group 2700</b>	
<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>							
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.					T <sup>2</sup>
		<del>International Search Report - March 2, 2000</del>					
FP		Grafton, David; "Analysing Customers With Behavioural Modelling"; v17n6, pgs. 27-31 1996 ISSN: 0143-5329 JRNL CODE: CRT					
FP		"Five Ways To Reduce Risk With Neural Networks"; Credit Risk Management Report; September 27, 1993; V. 3 NO. 19; Publisher: Phillips Business Information, Inc.					

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